Community Perspective on the NFIP Journey

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We are transforming National Flood Insurance into a simple and easy experience that customers value and trust.

**Customer Journey**

- Shopping and sign-up
- Steady state
- Customer query
- Customer initiated change
- Program & map initiated change
- Claims
- Policy renewal
- Policy cancellation

**NFIP Transformation**

- **Simplicity**
  - "What"
- **Ease**
  - "How"
- **Value**
  - "Worth"
- **Trust**
  - "Why"
We surveyed over 2,000 customers to understand what matters most to them.

Overall Satisfaction: 37%

Journey Satisfaction:
- Policy Renewal
- Program and Map Changes

Importance of Journey Sequence:
- Program & map initiated change
- Shopping and sign-up
- Claims
- Policy renewal
We kicked off high-impact, priority initiatives to improve the customer experience for policyholders.

The largest area of improvement for policyholders was FIMA or 3rd party initiated changes so we focused on:

- Improving the customer experience when there is a map change by testing improved methods of communication
- Directly notifying all affected residents of their flood risk as soon as maps are finalized
- A website to help customers understand the implications of map change
- Improved communication with agents to enable improved customer support

The current product is one-size fits all and policyholders do not understand their coverage so we are:

- Simplifying policy language to reduce usage of legal jargon
- Altering the product to provide more choices
- Making flood insurance more like homeowners
We are working to transform the customer experience for communities

Enabling Resilience through Community Partnership

- Consistency
- Ease
- Responsiveness
- Trust
We are in the diagnostic phase, focused on characterizing the unique lifecycle of each community’s journey.

Customer Experience for Communities Approach

Scope  Diagnose  Redesign  Test  Implement

Unique Stakeholders

Unique Community Experiences
We are gathering feedback to help us better understand the community’s customer experience.
We are learning from communities about the different pain points throughout their unique lifecycle.

- Improve consistency of contractors
- Use non-technical language in communications
- Build capacity for floodplain management
- Align regional, state, and national standards
We are collecting ideas on how we can improve the customer experience

- Incentives for Grant Funding
- Community Wide Flood Insurance
- State Floodplain Administration
- All Hazards Approach
- Single FEMA POC throughout Journey
- Technical Mapping Updates
We want your participation and feedback!

**Community Workshops**
- 8+ upcoming community visits: join one in a community you support
  - **Scheduled**: Norfolk, VA; Duval County, FL; Cedar Rapids, IA; Fargo, ND
  - **Targeted**: Boston, MA; Ocean City, NJ; Annapolis, MD; New Orleans, LA

**NAFSMA Participation**
- Participate in the activity following this presentation

**FEMA Outreach**
- Reach out to your personal FEMA contact with questions or comments, or
- Contact Priscilla Scruggs at headquarters ([Priscilla.Scruggs@fema.dhs.gov](mailto:Priscilla.Scruggs@fema.dhs.gov))
While we’re here, we’d like to get your perspective on some of these challenges and opportunities

1. Pair yourself with one person sitting next to you. (If you are an odd number, it is ok to form a group of 3)
2. Empty your envelope to find 4 sheets of different colors
3. We will present a series of questions and statements. After each question, you will have a few minutes to discuss with your partner
4. Together select one color that best reflects your pair’s answer, and raise it when prompted
Question 1

Overall, the community/communities I have worked with have viewed FEMA as a dedicated, dependable partner.

- Almost always
- Sometimes
- Hardly ever
- Communities’ experience with FEMA is too variable to answer this question
Question 2

With which experience are communities *most* satisfied?

- Updating flood risk
- Mitigating flood risk
- Adopting ordinances
- Seeking help for special questions
Question 3

With which experience are communities *least* satisfied?

- Updating flood risk
- Mitigating flood risk
- Adopting ordinances
- Seeking help for special questions
Question 4

What is the most challenging and/or frustrating element of updating flood risk?

- Receiving unclear and/or repetitive communication of expectations, data needs, and deadlines
- Having a map that does not represent the hazards most important to a particular community (e.g., alluvial erosion)
- Requesting amendments (LOMA; LOMC)
- Remaining engaged throughout the long and complex process
Question 5

Which group should hold the main responsibility of updating flood risk?

- FEMA
- The state
- The community
- All of the above (equal partnership amongst the 3)
Question 6

What would most enable high capability communities to own the process of updating flood risk?

- Develop a clearer, more consistent set of standards
- Streamline approval process
- Increase flexibility in data source
- Despite high capabilities, FEMA should maintain its current level of involvement
Question 7

There are distinct advantages to being a CRS community - it is worth the effort.

- Strongly agree
- Agree
- Disagree
- Unfamiliar with CRS